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ABSTRACT

This teaching unit, Banking, is one in a series of career guides developed by Project CHOICE (Children Have Options in Career Education) to provide the classroom teacher with a source of career-related activities linking third and fourth grade elementary classroom experiences with the world of work. Part of the Business and Office Occupations Career Cluster, these eight lessons introduce some basic terminology and give background information related to banking careers and discuss job appreciation and worker/consumer attitudes. An introductory section gives the unit rationale, goals, performance objectives, entry-level assessment, and evaluation. A list of instructional materials, such as films, filmstrips, books, art supplies, and community resources, is included in this section. Each lesson contains a statement of purpose, materials needed for the lesson, an introductory statement, class activities, and a summary activity. Written materials (such as worksheets, surveys, and task cards) are included where feasible. (This guide is one of twenty-four in the series for grades 3 and 4--CE 025 766-789.) (MEK)

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ED136006

OFFICE OF CLAUDE W. RICHARDSON
KERN COUNTY SUPERINTENDENT OF SCHOOLS

Project CHOICE
#122

A CAREER UNIT FOR GRADES 3 AND 4

BANKING

(Business and Office Occupations Career Cluster)

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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March, 1978

FOREWORD

Project CHOICE: Children Have Options in Career Education, is an Exemplary Project from the San Diego City School District, which has been adapted, with ESEA Title IV-C funding, for Kern County Schools.

Through Project CHOICE, units have been developed to provide the classroom teacher with a source of career-related activities linking classroom experiences with the world of work. All students, regardless of their post-high school plans, share an equal need for career awareness, decision making skills, and other elements of career education. This goal can be accomplished if all teachers and counselors "fit" the appropriate units where they best apply in the curriculum.

We are indebted to the San Diego City School District, and the Project CHOICE staff, for developing and field testing the original units.

For their excellent work in re-writing the units in order to adapt them for use in Kern County Schools, we wish to recognize:

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JUL 2 1 1980

Business and Office Occupations Career Cluster

BANKING

CONTENTS

	Page
FOREWORD	i
RATIONALE	1
GOALS AND PERFORMANCE OBJECTIVES	1
ENTRY LEVEL ASSESSMENT	2
EVALUATION	2
INSTRUCTIONAL MATERIALS	2
COMMUNITY RESOURCES	3
INSTRUCTIONAL ACTIVITIES 1 - 8	4
TASK CARDS 1 - 28	27

Business and Office Occupations Career Cluster

BANKING

RATIONALE

Most of us realize that our daily activities depend upon money and banking. Most children have had experience spending and saving money. Many children have had experience saving money in a bank account. Included in this unit are activities designed to make the child aware of the efforts involved in running a bank. The pupils will learn some terminology and gain some background related to the various banking careers. Job appreciation and worker/customer attitudes will also be explored.

GOALS

The pupils will gain knowledge about:

-Careers in banking.

-The many responsibilities involved in operating a bank.

-The services that banks provide.

-How the community needs the services provided by a bank.

-The value of spending and saving money wisely.

-The relationships between school-learned skills and working in, or being a customer in, a bank.

PERFORMANCE OBJECTIVES

The pupils will be able to:

-Name at least four jobs necessary to the functioning of a bank and be able to describe the responsibilities.

-Name at least five services provided by a bank.

-Give at least two reasons the community needs the services provided by banks.

-Give two reasons for spending and/or saving money wisely.

-Name three skills necessary in order for bank employees to do their job and for customers to do their banking.

ENTRY LEVEL ASSESSMENT

Use this informal inventory to determine the class awareness of the banking business:

1. Name at least four banking occupations and tell something about each job.

2. Name at least five services provided by a bank.

3. Tell why the community needs the services provided by the bank.

4. Tell why it might be important to spend and/or save money.

5. Name some skills that employees at the bank would need to have in order to do their jobs.

EVALUATION

The final lesson has been set aside for evaluation. The Entry Level Assessment may be used as a pretest as well as a post-test, or the teacher may wish to develop his/her own. Responses may be taped or written, so that comparisons may be made in order to determine how well pupils have achieved the objectives.

INSTRUCTIONAL MATERIALS

The following materials and equipment should be utilized in this unit:

-Library books as listed.
-Films and filmstrips.
-Tapes and tape recorder.
-Newspapers, magazines.
-Art materials.
-Task cards.
-Film projector, filmstrip projector.

Suggested films, if available:

Bone for Spotty
Richest Man in Babylon
Money and Its Uses
Money in the Bank and Out
Story of a Check
Using the Bank

Suggested filmstrips, if available:

Money We Earn
Money and Banking
What the Bank Does with Andy's Money

Books:

Dewey Number	Title	Author
332.1	Let's Go to a Bank	Sootin
CL5	Jerry's Charge Account (fiction)	Wilson
332.4	The True Book of Money	Elken
737.4	Nails to Nickles: The Story of American Coins, Old and New	Campbell
332.4	From Barter to Gold: The Story of Money	Russell

COMMUNITY RESOURCES

The following resource persons may be utilized in this unit:

Parent groups.

Local banks.

Crocker Bank; College Center; contact Vic Furtado; 861-6356; Bakersfield.

INSTRUCTIONAL STRATEGY: LESSONS 1-8

Lesson 1

PURPOSE — To familiarize pupils with the many workers necessary to operate a bank.

MATERIALS

1. All task cards.
2. Flash cards of bank workers (make, using list of bank workers on next page.)
3. Play money (30 - $100 bills).

INTRODUCTION — Say: "I am giving each of you a hundred-dollar bill in play money. If the money could really be used, what would you do with it?" (Continue discussion as long as new ideas are presented.) "If you saved part of the money, would you put it in a bank account? What can you tell me about banks and banking?" (Show flash cards of bank workers). "Can you give us any information about the responsibilities these workers have?"

CLASS ACTIVITIES

1. Class discussion. (See Introduction.)
2. Do task cards.

SUMMARY

1. Review the kinds of bank workers.
2. Hear reports from children using task cards.

(For teacher use only.)

LIST OF BANK WORKERS

Bank Officers

Machine Operators

Cashiers

Credit Collectors

File Clerks

Guards, Watchmen

Key Punch Operators

Tellers

Clerks

Bookkeeper

Typist

Stenographer

Trust Officer

DEPARTMENTS

Loans
Business
Savings
Checking
Bookkeeping
Cashiers
Tellers
Bank Vault
Safety Deposit Box
Business Forms
Security Devices

CAREERS

CASHIER

1. Mail Teller
2. Savings Teller
3. Collection Teller
4. Assistant Head Teller
5. Head Teller
6. Assistant Cashier
7. Cashier
8. Loan Officers
9. Manager

CLERICAL

1. Sorting Clerk
2. Account Analyst
3. Machine Operator
4. Clearinghouse Clerk
5. Assistant Manager, Transit Department
6. Manager, Transit Department

BOOKKEEPING

1. Machine Operator
2. Audit Clerk
3. Bookkeeper
4. Assistant Bookkeeper
5. Accounting Clerk
6. Balance Clerk
7. Payroll Clerk
8. Supervisor

DATA PROCESSING

1. Sorting Machine Operator
2. Keypunch Operator
3. Verifier
4. Programmer
5. Supervisor of Computer Operations

SECRETARIAL

1. Typist
2. Clerk-Typist
3. Stenographer

Lesson 2
(This lesson will take more than one day)

PURPOSE — To develop pupils' awareness of the many services offered by banks, and the variety of related banking terms.

MATERIALS

1. Teacher Reference Sheet, next page.
2. "Sample" sheets, following pages: Sample Bank Floor Plan, Sample Savings Account Deposit and Withdrawal Slips, Sample Page From a Savings Account Book.
3. Book: Let's Go to a Bank, by Sootin.

INTRODUCTION — Say: "The bank provides many services. It loans money, offers savings accounts, keeps money safe, offers checking accounts, offers safety deposit boxes, has Christmas funds and trust funds, offers the purchase of savings bonds and savings certificates, and provides systems of charging merchandise and services. What experience have you or your family had with any of these services?"

CLASS ACTIVITIES

1. Discussion based on Teacher Reference Sheet.
2. As the discussion progresses, practice using the "Sample" sheets.
3. Read: Let's Go to a Bank.
4. Children could write a short account of any banking service they or their families have taken advantage of.

SUMMARY — Establish an imaginary classroom bank that offers all the services discussed in the learning set. Assist students as they use the sample bank forms provided on the "Sample" sheets in a dramatization of a morning or afternoon at a bank. Students should take turns at making deposits, withdrawals, and loan applications; at being guards, tellers, and loan officers; and at computing simple interest on loans of, for example, $5.00 or $10.00.

TEACHER REFERENCE SHEET

Talk about a trip taken by the family of a student, and explain that the family probably kept the money they were saving for the trip in a bank so that it would be safe and so that they would be sure of having it when it was time for the trip. Help students see that people put their money into checking accounts for similar reasons (protection from loss and theft) but that generally this money does not stay in the bank so long because it is used to make purchases and pay bills that come up often--rather than as savings for things that might be needed or wanted in the future. Note that people use bank safe-deposit boxes (as shown on "Sample Bank Floor Plan") to store important papers: papers that show where they were born or married, that prove they own a house or a car, and so on. Explain, finally, that when people need more money than they have in order to make a purchase, they often go to a bank to borrow that money.

Remind the class that customers do not always have to go inside a bank to make use of its services, that sometimes people bank through the mail or at drive-in windows.

Continue to refer to "Sample Bank Floor Plan" as necessary while offering a more detailed explanation of some of the services offered by banks.

Explain that money put into a savings account is called a deposit and that money taken out of such an account is called a withdrawal. Note that someone can make a withdrawal from a savings account only if he or she has put money into that account at an earlier time.

When someone makes either a deposit or a withdrawal, that person must fill out the appropriate slip (see "Sample Savings Account Deposit and Withdrawal Slips"), which can be found at the customers' tables in any bank, and take it to a teller, who is the person in the bank who helps customers with most of the business they do there. The teller will either take the customer's money and deposit it into his account or give the customer the money he wants to withdraw from his account. The teller writes what has been done in the customer's savings account book ("Sample Page from a Savings Account Book") so that the customer has a record of what has happened and so that he can see at any time--and without making a trip to the bank--how much money he has in his account.

Explain that a customer's savings account book shows more than his deposits and withdrawals: it also shows the money the bank pays to the customer for letting the bank use his money as if it belonged to the bank. For example, the bank might take the money in many people's savings accounts and lend it to a farmer who wants to buy cows or to a truck driver who wants to buy a truck. The bank then pays these customers what is called interest for the privilege of using their money. This interest--which is very much like rent--is added automatically to the money in each

customer's savings account. When that happens, the bank sends each customer a bank statement to show that the interest has been added and to show the total amount, or balance, now in the customer's account.

Tell the students that customers also use deposit slips when they are putting money into their checking accounts but that they do not use withdrawal slips or earn interest with this kind of account. Explain that checks themselves are the "withdrawal slips" people use to get money from their checking accounts to people to whom they write checks and that, because checking account money does not stay in the bank long enough for the bank to lend it to other people, the bank does not pay interest on it.

Remind students that checks stand for money and can be used in place of cash for certain purchases. Familiarize the class with what happens in the check-cashing process: when a check has been written and taken to a bank to be exchanged for cash, the bank takes money out of the writer's checking account to give to the person or business that presents the check.

It is important that the students understand that checks represent real money and that there must always be enough money in a checking account balance to back all the checks written against that account. Note that banks send out statements about checking accounts so that customers can be sure of keeping enough money in their accounts and so that they can see that the checks they have written have been cashed by the people or businesses to whom they were made out.

Students are probably well aware that the link between consumption and production is money. Remind them that this is the case, that consumers use money to obtain goods and services from producers and that producers in turn use money they earn (that is, get from consumers) to obtain things they and their families, as consumers, need and want.

Explain that often the amount of money needed to form this link is greater than the consumer has on hand. When this happens, the consumer might go to a bank to borrow the money he needs.

At the bank, a loan officer will study the consumer's loan application to see that it has been made out correctly and to determine whether the consumer is a good risk, that is, a borrower who is likely to be willing and able to pay back what he borrows. If the loan officer approves the application, the bank will make a loan to the consumer.

As the class saw earlier, the bank gets the money to lend to its customers from the savings accounts other people have in the bank and pays these people interest for the privilege of using their money. People who borrow money from the bank promise to pay back within a certain time limit both the money they borrow and extra money, which is also called interest, for the privilege of using the bank's money.

The interest that borrowers pay enables the bank to pay interest to the people who have savings accounts at the bank. But borrowers must pay more than just enough to enable the bank to do this: they must pay enough so that the bank, too, can earn money.

Remind the class that producers are in business so that they can earn money and that a bank can be called a producer because it makes services available to consumers. Explain that the chief way in which banks earn money is by charging interest for lending money to people. Borrowers must therefore pay back enough money so that the bank can pay interest to its customers, meet its other expenses, and earn money itself.

- Because the concepts treated in this learning set are likely to be rather difficult for the students to understand (particularly the idea of interest, since the word has two slightly different meanings), the teacher might have to repeat and review various sections of the set to ensure that the class has grasped them. A visit from someone who works in a bank, a field trip to a bank, and any available films should also be used to expand on the explanations of banking services presented here and to strengthen student understanding of what happens in a bank.

The concept of interest might be made more clear to the students through small-scale examples of its use. For example, the teacher might offer to lend a student 10¢ today if the students will promise to pay back 12¢ tomorrow, to pay a student 6¢ tomorrow if that student will lend the teacher 5¢ today, and so on.

Sample Bank Floor Plan

Sample Savings Account Deposit and Withdrawal Slips

SAVINGS ACCOUNT DEPOSIT SLIP

_____ _____
Name of Depositor Amount of Deposit

_____ _____
Date Teller's Name

_____
Date

SAVINGS ACCOUNT WITHDRAWAL SLIP

_____
Name

_____dollars and_____cents

_____
Teller's Name

_____
Date

_____
Date

Sample Page from a Savings Account Book

SAVINGS ACCOUNT BOOK

Name

Deposits	Withdrawals	Balance

Lesson 3

PURPOSE

To provide pupils with a first-hand look at the various activities, services, and workers at a bank.

MATERIALS

1. Arrangements to take a walking or bus field trip to visit a bank.
2. Task Card 1.

INTRODUCTION

Say: "We've talked about how we might save money in a bank. We've talked about banking careers and responsibilities. Today we're planning to learn as much as we can about the many services a bank provides. We will see how the bank operates and how many workers are needed to keep the bank working."

CLASS ACTIVITIES

1. Go over the questions on the task card.
2. Take a walking field trip. (If possible divide the class into two groups. Plan to have each group visit a different bank and make comparisons during the summary. If possible plan to visit different kinds of banks.)

SUMMARY

1. Class discussion to review the questions on the task card.
2. Have groups make comparisons if the class was divided into two groups and had a chance to visit different banks.

Lesson 4
(This lesson will require a home assignment)

PURPOSE — To develop children's appreciation of how the community depends on the services that are available at a bank.

MATERIALS

1. All task cards.
2. Pencil, paper.
3. Parent Interview Sheet.

INTRODUCTION — Say: "Let's talk about how your parents depend upon the services that are available at a bank."

CLASS ACTIVITIES

1. Discuss Parent Interview Sheet (next page) and how students should use at home with parents.
2. After home assignment, review Parent Interview Sheet information. Permit each child to share about his/her family.
3. Do task cards.
4. Write a story: "When I grow up, I'll use the bank...."

SUMMARY

1. Hear reports from children using task cards.
2. Read stories.

PARENT INTERVIEW SHEET

Child's name _____

Date _____

Do you depend on the services of a bank? How? _____

_____

Do you use a checking account? _____

_____

Do you use the services of more than one kind of bank? _____

_____

What kinds of banks do you use?

	YES	NO
Commercial Bank		
Savings Bank		
Central Bank		
Trust Company		
Other (Credit Union, Mortgage Company)		

What other ways does the bank play a part in our lives? _____

_____

Lesson 5

PURPOSE

To develop children's appreciation of what money is, how people get their money, and how it is used.

MATERIALS

1. All task cards.
2. Books: The True Book of Money, Elken
   Nails to Nickles: The Story of American Coins, Old and New, Campbell
   From Barter to Gold: The Story of Money, Russell
3. Play money.

INTRODUCTION

Ask: "What is money? What does it stand for? How do people get money? How is it used? How do YOU get money? What do YOU use it for?"

CLASS ACTIVITIES

1. Have class discussion based on questions in introduction.
2. Use books for partner reading.
3. Use task cards.
4. Put various amounts of play money in envelopes. Have the children count the money, decide how they earned it, and how they'll spend it.

SUMMARY

1. Oral book reports.
2. Reports from children using task cards.
3. Reports on play money.

Lesson 6

PURPOSE

To develop children's appreciation of the value of spending and saving money wisely.

MATERIALS

1. All task cards.
2. Books: Jerry's Charge Account, Wilson
   How People Earn and Use Money
3. Budget dittoes, next page.

INTRODUCTION

Say: "Tell me one item that you'd like to have more than any other. How would you be able to get it for yourself? Today we'll pretend that we all get an allowance of $1.00 a week. We'll plan to budget our money so that we can get the items we'd like."

CLASS ACTIVITIES

1. Work on budgets, suggested in introduction, using budget ditto.
2. Partners read books together.
3. Work on budget.
4. Use task cards.

SUMMARY

1. Reports from children working with task cards.
2. Book reports.
3. Reports on budgets.

BUDGET

NAME _____ DATE _____

Name three things that you would like to have. Estimate the cost of each item.

_____ _____ _____

PLAN FOR EACH WEEK

I will receive a weekly allowance of $1.00. I will spend some of my money on these things:

ITEM	AMOUNT
TOTAL	

I will save some money for my special things.

I will save this much of my dollar: _____

I will spend _____ cents.

I will save _____ cents.

Total $1.00

How long will it take you to save enough money for one of your special things?

_____ For two? _____

All three? _____

Lesson 7

PURPOSE To develop children's awareness of the importance of the skills they are learning and how they relate to their future achievements.

MATERIALS

1. Dittoes of various forms used by the bank. (See following pages)
2. Butcher paper and marking pens.

INTRODUCTION Say: "What are we studying in our class that you will be able to use the rest of your life? If you were a worker in a bank, what skills would you need? Let's take some time today to USE our skills by working with some forms that a bank customer or a bank worker would use."

CLASS ACTIVITIES

1. Fill out sample bank forms together.
2. Discuss: Can you name the skills you need to have in order to use the bank forms?
3. Make a class list of skills needed.

SUMMARY Review list of skills.

SAMPLE OF CHECKING ACCOUNT - COUNTER CHECK

CHECKING ACCOUNT - COUNTER CHECK

Not Negotiable.	Payable only to the drawer personally at branch where account is located.

Elementary National Bank _____,19____

pay to MYSELF ONLY without any endorsement $_____

_____ Dollars

Checking Account No.	-

_____

SAMPLE CHECK

J. Jones/Mary Jones
8219 Calle Tinto Avenue
San Diego, California 92101
Telephone: 279-0000

No. 178

_____ 19_____

90-2666
1222

Pay to
the order of _____ $ _____

_____ DOLLARS

Elementary National Bank
Here Street and There Avenue
San Diego, California 92102

_____

SAMPLE OF CHECKING ACCOUNT DEPOSIT TICKET

CHECKING ACCOUNT Deposit Ticket ELEMENTARY NATIONAL BANK Use this ticket only for deposit at branch where account is located.	List checks by bank number	Dollars	Cents
	Currency		
	Coin		
	If you are depositing more than 4 checks, list them on the reverse. Enter total here.		
Name	Checks 1.		
	2.		
Date	3.		
	4.		
Checking Account Number —	TOTAL DEPOSIT		

SAMPLE OF SAVINGS ACCOUNT WITHDRAWAL TICKET

SAVINGS ACCOUNT WITHDRAWAL TICKET

Savings Account Number —

Not Negotiable. For use only at the branch where account is carried.

Date _____

Received from Elementary National Bank

$ _____

For Teller

$

Signature _____

Address _____

SAMPLE OF SAVINGS ACCOUNT DEPOSIT TICKET

SAVINGS ACCOUNT Deposit Ticket ELEMENTARY NATIONAL BANK Use this ticket only for deposit at branch where account is carried. Name Date Savings Account No. _	List checks by bank number		Dollars	Cents
	Currency			
	Coin			
	Checks 1.			
	2.			
	3.			
	4.			
	5.			
	For Teller	Total Deposit		

SAMPLE OF INTERBRANCH WITHDRAWAL SLIP

INTERBRANCH WITHDRAWAL	Account Carried at _____ Branch	Savings Account Number
		-

ELEMENTARY NATIONAL BANK

_____, 19____

Received from Elementary National Bank $_____

DOLLARS

For Teller

_____

Lesson 8

PURPOSE

To develop children's understanding of how much they've become aware of banking, workers, activities and services.

MATERIALS

1. Tape recorder.
2. Tape from pretest.
3. Entry Level Assessment.
4. Task cards.

INTRODUCTION

Say: "Today we will find out how much we've learned about banks and banking. Let's listen to the tape we made at the beginning of this unit. Let's find out how much more we know now."

CLASS ACTIVITIES

1. Listen to pretest tape.
2. Make a new tape as a post-test.
3. Free use of task cards.

SUMMARY

1. The children should feel free to talk about the things they've enjoyed about this unit.
2. They should feel free to express their likes and dislikes.

TASK CARD 1

LET'S VISIT A BANK!

You need:

Good listening skills

Things to think about and/or ask about.

1. What kinds of jobs do people do in a bank?
2. What kinds of services are offered by the bank?
3. Are all banks alike? Do they all offer the same services?
4. What is the Federal Reserve Bank?
5. Why is the bank an important part of the community?
6. How does the bank guard the money? What about the vault? Armored car? Alarm system?
7. What is a safety deposit box?
8. What is a night deposit? Why is this a good idea?
9. How does money in a savings account earn money?

TASK CARD 2

BANK

ARE YOU USING ALL OF OUR SERVICES?

There's no need to hunt around for banking services when they're all in one convenient location! — Whether you're opening a savings account or setting up a trust fund, you'll find us ready to handle your banking needs . . . come in and get acquainted today!

You need:

1. paper
2. felt pens

If you were the president of a bank, which services would you offer your customers?

Make a poster to show the services you would offer at your bank!

33

NEVER HARD TO REACH

Going out of town? We can arrange for you to make deposits or withdrawals thru any bank along the way. Come in today, and let us arrange it before you leave.

BANK

HARD WORK!

Bank Officers
Machine Operators
Cashiers
Credit Collectors
File Clerks
Guards, Watchmen
Tellers
Clerks
Bookkeeper
Typist
Stenographer
Trust Officer

You need:

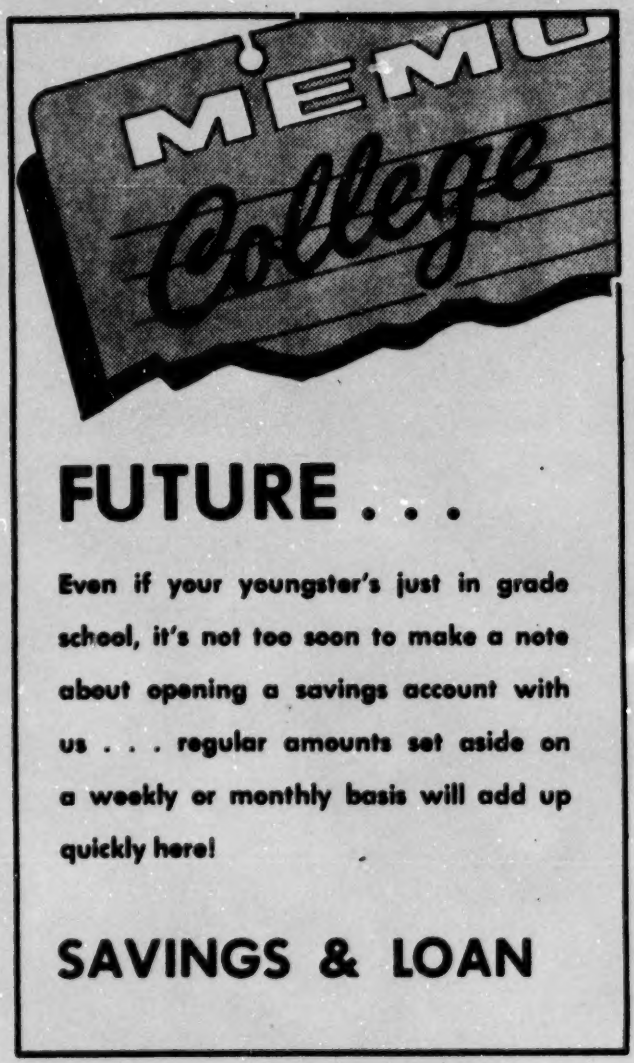
1. paper
2. pencil

What job would you like to do in a bank? Select a job title. Write a short story about your day on the job. Think about some responsibilities you have. Think about some skills you will need to have in order to do your work!

YOUR MONEY EARNS
MORE MONEY!

You need:

1. pencil
2. paper


MEMU
College
FUTURE . . .
Even if your youngster's just in grade school, it's not too soon to make a note about opening a savings account with us . . . regular amounts set aside on a weekly or monthly basis will add up quickly here!
SAVINGS & LOAN

You have $200.00 in a savings account. Your money earns $5.00 for every hundred dollars in your account in six months. How much money would you have:

In six months?
In one year?
In two years?
In three years?
In four years?
In five years?

Six months = one half of a year

TASK CARD 5

NAME THAT TUNE

NEVER HARD TO REACH

From work to home, or on the town, our drive-in window is the answer for those on the go. We open early and close later for your convenience. We have night depository too.

BANK

You need:

1. pencil
2. paper
3. tonebells

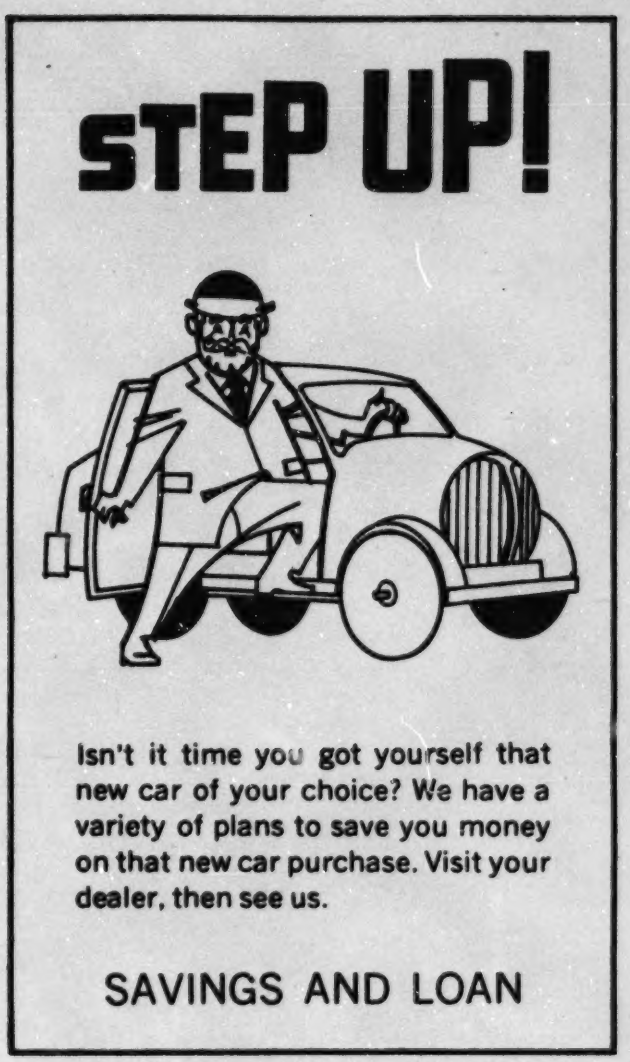
My bank is the best bank,
Service with a smile.
Put your money in a
Savings account and
Watch it grow a mile!

Use the tonebells to make up a tune for this bank jingle.
If you have time write your own verse and add a new melody.
The jingle might be used to advertise the bank!

NEW CAR TIME!

You need:

1. paper
2. pencil
3. crayons


STEP UP!
Isn't it time you got yourself that new car of your choice? We have a variety of plans to save you money on that new car purchase. Visit your dealer, then see us.
SAVINGS AND LOAN

You will buy a new car. For every $100.00 you borrow you must pay back $125.00. Your new car will cost $900.00. You will borrow that amount from a savings and loan company. How much money will you pay back? Why must you pay back more than you borrow?

Color a picture to show your new car!

SAILING!

SAILING!

STEP UP!
Cast off this summer in the boat of your choice. We've got money available for marine loans, so you can become the captain of your ship with no strain on your budget.
SAVINGS AND LOAN

You need:

1. paper
2. pencil
3. crayons

You will buy a new boat. You can borrow money from the bank. For every $100.00 you borrow you must pay back $120.00 within one year. Your new boat will cost $400.00. You will borrow that amount from the bank. How much money will you pay back? Why must you pay back more than you borrow?

Color a picture to show your new boat!

PHYDEAUX
NEEDS
A NEW
HOME!

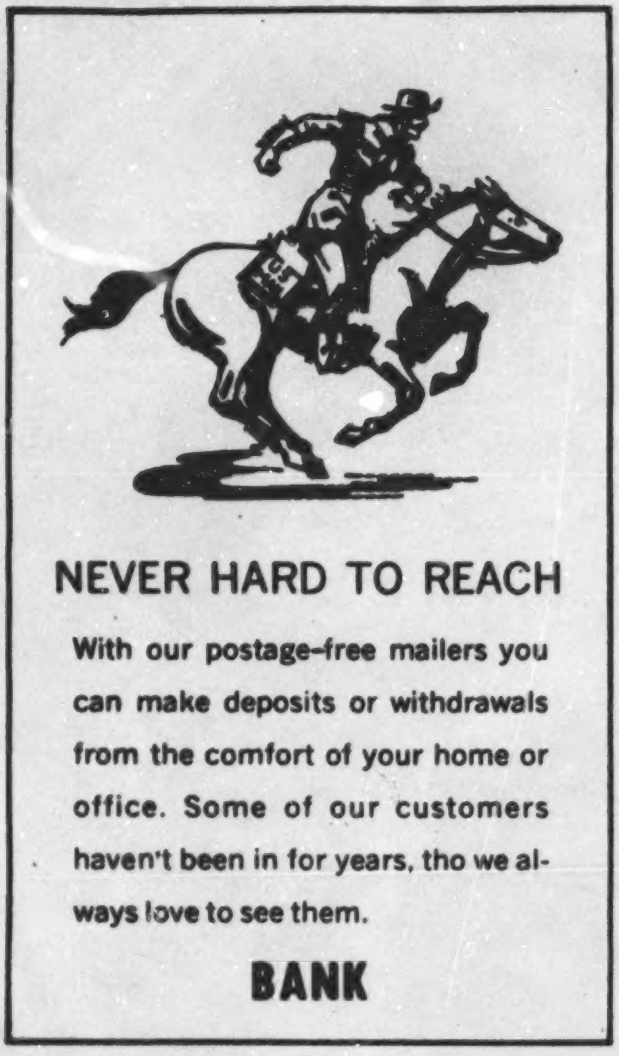
You need:

1. paper
2. pencil
3. crayons

STEP UP!
Does your home seem to shrink as you grow? Maybe it's time to find a larger one. Mortgage money is available now at low interest rates. Let us help you step up.
SAVINGS AND LOAN

You must build a new home for your dog! You can borrow money from the bank. For every $100.00 you borrow you must pay back $120.00 within one year. Your dog's house will cost you $25.00. You will borrow that amount from the bank. How much will you pay back? Why must you pay back more than you borrow?

Color a picture to show your pet's new home!


NEVER HARD TO REACH
With our postage-free mailers you can make deposits or withdrawals from the comfort of your home or office. Some of our customers haven't been in for years, tho we always love to see them.
BANK

BANK
BY
MAIL

You need:

1. paper
2. pencil

How much money would you have if you:

deposit $10.00 in January, deposit $5.00 in February, withdraw $3.00 in March, deposit $10.00 in April, withdraw $8.00 in May, deposit $15.00 in June, deposit $5.00 ir July, withdraw $10.00 in August, deposit $7.00 in September, deposit $11.00 in October, deposit $13.00 in November and withdraw $25.00 in December.

Remember that when you deposit to your account you <u>add</u> to it. When you withdraw you <u>take away</u> from your account.

40

NEED MONEY FOR YOUR VACATION?

WE CAN HELP YOU ON YOUR WAY!

Vacations are a necessary part of your life. We all work better and feel more relaxed when we've been away from the everyday repetitious hum-drum. Every year we help families take their needed vacations. Come in and let us help — you'll be on your way.

NAME BANK

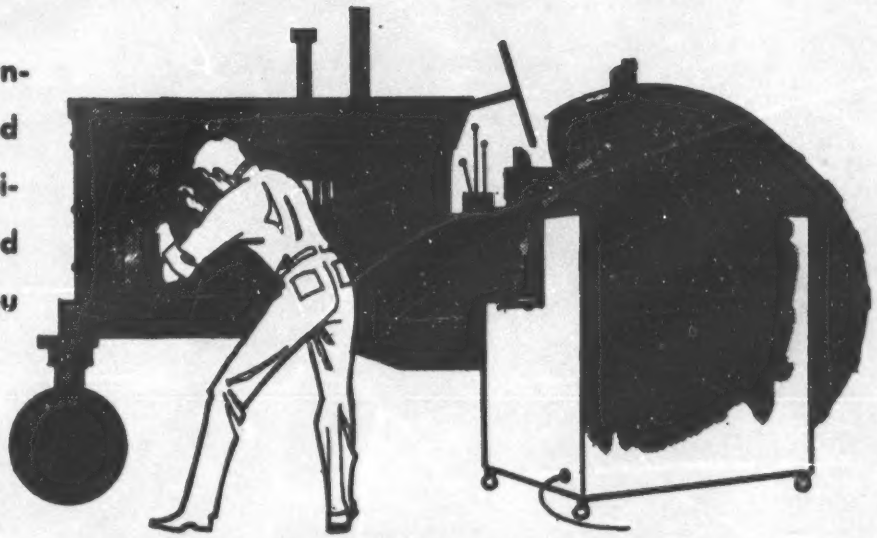
You need:

1. paper
2. pencil

You have a chance to travel to four foreign countries! The bank will lend you the money. For every $100.00 you borrow you will need to pay back $120.00 after one year. You must pay $200.00 for each country you visit. How much will you borrow if you visit all four countries. How much will you pay back? How much will you borrow if you visit three? Two? One? How much will you pay back for each trip?

GET A FARM EQUIPMENT LOAN

Farm machinery that is outdated and worn-out causes you valuable time loss and headaches. Stop in and discuss your individual situation with one of our trained counselors. You will be pleased when you learn of our Farm Loan plan.



NAME BANK

37

You need:

1. paper
2. magazines
3. scissors

Look for pictures of farm equipment. How much money would be needed in order to buy the equipment you would like for <u>your</u> farm?

TASK CARD 1

42

43

IF YOU WANT A GOOD HARVEST

you have to lay the groundwork. A farmer knows he must plow the land, seed it, and irrigate it before he can reap a bountiful harvest. So it is with savings; they don't just happen . . . they begin with a savings account, regularly added to.

NAME BANK

SAVE FOR FARMING NEEDS!

You need:

1. magazines
2. paper
3. scissors

Find some farm pictures in magazines. Estimate the amount of money you must save in order to plow the land, seed it, irrigate it and harvest a crop!

14

HAVE THE TIME OF YOUR LIFE...

WITH A VACATION LOAN RIGHT NOW!

If you haven't been able to save up for that needed vacation, don't put it off . . . now's the time to enjoy it, with a convenient loan arranged here. Come in and discuss your needs with us.

NAME BANK

HAVE FUN - PAY LATER

You need:

1. paper
2. pencil
3. crayons

You need $100.00 for your vacation. You will borrow from the bank. You must pay 10% to use the bank's money. How much will you pay back?

Color a picture to show some fun you'll have on your trip!

15

IT'S A BEST SELLER . . .

Our Passbook Savings Account is on top of the popularity poll . . . that's because depositors know that their savings earn the maximum here with daily compounded interest, paid quarterly.

BANK

SAVE REGULARLY

You need:

1. paper
2. pencil

How much money would you have if you saved:

$1.00 each week for one year?

$2.00 each week for one year?

$3.00 each week for one year?

$5.00 each week for one year?

50¢ each week for one year?

25¢ each week for one year?

10¢ each week for one year?

There are 52 weeks in one year.

IT TAKES YOU AWAY . . .

Savings may not take you out of this world but they can carry you off to exciting places come vacation time! Now's the time to join our Vacation Savings Club . . . take off next summer!

BANK

JOIN THE VACATION

SAVINGS CLUB

You need:

1. paper
2. pencil
3. map of the United States

VACATION TIME!

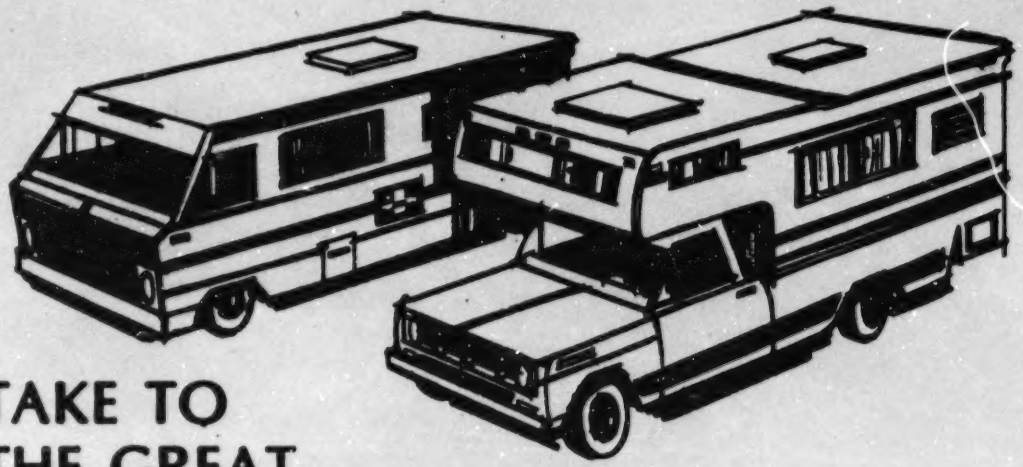
Write about your plans for a trip from your town to New York. Write the name of every state you will pass through in order to travel from your town, to New York.

INTO EACH LIFE SOME RAIN MUST FALL

But before it does make sure you have enough money put away to cover it. The unexpected has a way of happening and it's a smart saver who is prepared. Start a savings plan today, so you'll have that umbrella of cash when you need it. Come in today and let us help you tailor a savings plan to suit your needs.

BANK

Write a story about some very exciting plans you have for the money you've saved!



TAKE TO THE GREAT OUTDOORS THIS YEAR!

Take advantage of our new, low rate of interest loans for vacation vehicles this spring and put yourself behind the wheel of a new camper or van. See your dealer...see us...then see this great country of ours from the road.

BANK

MORE SERVICES MAKE FOR BETTER BANKING

VACATION FUN

You will buy a new camper or van.

You will borrow the money from the bank!

You need:

1. paper
2. pencil
3. crayons

1. Color a picture to show the camper or van.
2. How much will the camper or van cost?
3. How much will the bank lend you?
4. How much will you pay the bank to use their money?

A HIT!
Our new savings plans are a grand-slam success, because folks are finding out that their savings earn more here! Score big with our 90-day passbook, 1-year certificate or 2-year certificate accounts!
WE'RE BATTING 1000 AT
BANK

GRAND SLAM SAVINGS!

You need:

1. paper
2. pencil

Let's pretend! You have a bank savings account. You can earn 10% on a one-year certificate account. You can earn 15% on a two-year certificate account. How much will your money earn if you have:

$100.00	$100.00
$200.00	$200.00
$300.00	$300.00
One year	Two years

IT WILL HOLD YOUR INTEREST!

It's amazing how quickly savings add up here, with our high interest compounded daily and paid quarterly . . . you'll find our Passbook Savings Account impossible to put down!

BANK

SAVE MONTHLY

You need:

1. paper
2. pencil

How much money would you have if you saved:

\$1.00 each month for one year?
\$3.00 each month for one year?
\$5.00 each month for one year?
\$10.00 each month for one year?
50¢ each month for one year?
25¢ each month for one year?
10¢ each month for one year?
\$1.50 each month for one year?

There are 12 months in one year.

NEVER HARD TO REACH

Have a question about your banking needs? Try phoning us first. You'd be surprised how many questions can be cleared up over the phone and can save you a needless trip.

BANK

WORRIED?

You need:

1. telephone
2. telephone book
3. paper
4. pencil

Telephone Interview

Call a bank near you. Ask an officer about:

1. the vault (How is it made? How many locks?)
2. the alarm system
3. an armored truck
4. other ways the bank is protected against robbery

ELEMENTARY NATIONAL BANK

_____ BRANCH

DATE _____

RECEIVED from _____

$_____ for payment on Loan Number _____.

_____
(Teller's Signature)

I.O.U.

You need:

1. paper
2. pencil
3. crayons

Pretend that the bank will loan you enough money to buy anything you would like. You must pay the money back. You will make payments on your loan and the teller will give you a loan payment receipt like the one above.

Color a picture to show what you would buy. Estimate the cost. Make an I.O.U. to show how much money you will repay.

MEMO
New Home
PURCHASE . . .
If your family is out-growing your present home, make a note to come see us about a home loan. We're specialists in the field of home financing and refinancing and have helped countless families make the right move!

Loans
Savings
Checking
Titles
Escrow
Deeds
Wills
Safety Deposit Box
Savings Bonds
Savings Certificates
Charging System
Christmas Funds
Trust Funds
Vacation Funds

SAVING
IS OUR
BUSINESS!

You need:

1. paper
2. pencil

Read the list of many services offered by banks. Write a story about the services you might use now. Tell about the services you might use when you are grown up.

Q: Why NAME BANK instead of another...

Answer:

SAVINGS: Money earns highest interest rates allowable in our Passbook accounts. For added dividends there are one, two and three year savings certificates.

LOANS: Whatever your pleasure . . . home, car, vacation . . . or need, see us. We're easy to get a loan from. At today's most desirable loan rates. Apply now.

CHECKING: There's no better way to make payments than with a regular or special checking account opened here. Choose the one most suited to your needs.

HOME IMPROVEMENT: The upkeep of your house is important because it's your major asset. That's why home improvement loans are readily available.

ESTATE MANAGEMENT: Trust our expert professional experience to handle all financial matters discreetly and see to the well-being of the estate.

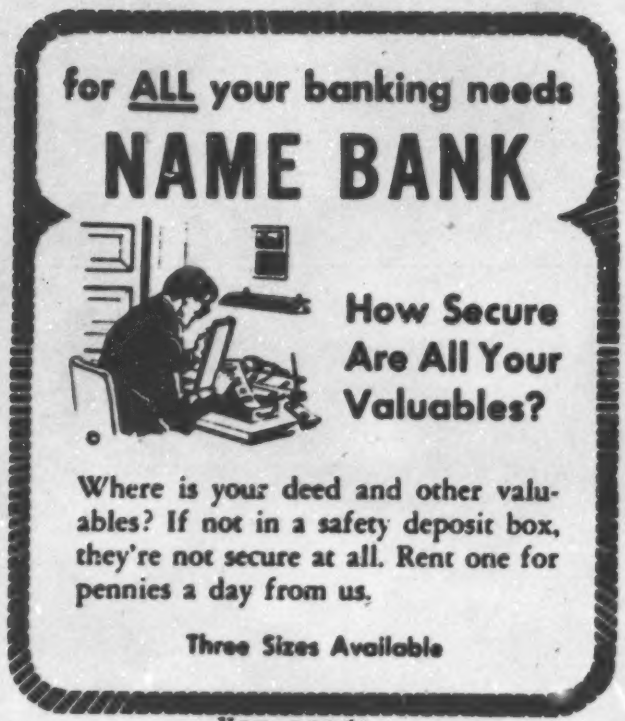
You need:

1. paper
2. pencil

Write a short story about how you would use the services of a bank when you are 35 years old! Be sure to read the ad for ideas!

A METRO CLIP and SELL CAMPAIGN

BANK SERVICES


for ALL your banking needs
NAME BANK
How Secure Are All Your Valuables?
Where is your deed and other valuables? If not in a safety deposit box, they're not secure at all. Rent one for pennies a day from us.
Three Sizes Available

You need:

1. paper
2. pencil

Write down all the valuable items that you would keep in a safety deposit box if you had one!

READ THE ADS!

for ALL your banking needs
NAME BANK
We Keep Your Valuables Safe, Yet Accessible . . .
Put your prized possessions, your irreplaceable documents where you can get to them but harm can't . . . a burglar-proof, fire-proof safe deposit box.
Yearly Rentals
We Offer You Quiet and Privacy As Well as Complete Protection

for ALL your banking needs
NAME BANK
Travel Right With Traveler's Checks
Going places? Take safe-from-loss traveler's checks along. In any amount you need, here.
Remember Our Safety Deposit

ADVERTISE!

You need:

1. paper
2. felt pens

Write an interesting ad for your bank.

Be sure to include:

for ALL your banking needs
NAME BANK
A Checking Account To Suit Your Needs
Keep a minimum balance and all your checks are free. Or pay us for each check. Come discuss it.
We're Here To Serve You

Services:

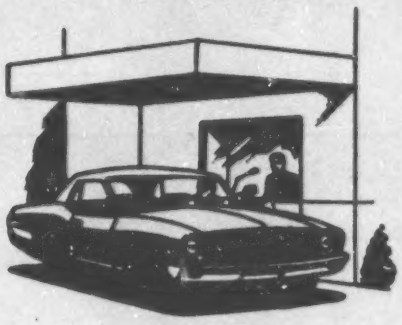
Savings account
Checking account
Savings bonds
Charging systems
Safety deposit box
Loans
Christmas funds
Traveler's checks
Money orders

Conveniences:

Drive-through window
Night deposit
Bank by mail

for ALL your banking needs

NAME BANK



Do Your Banking And Never Leave Your Car

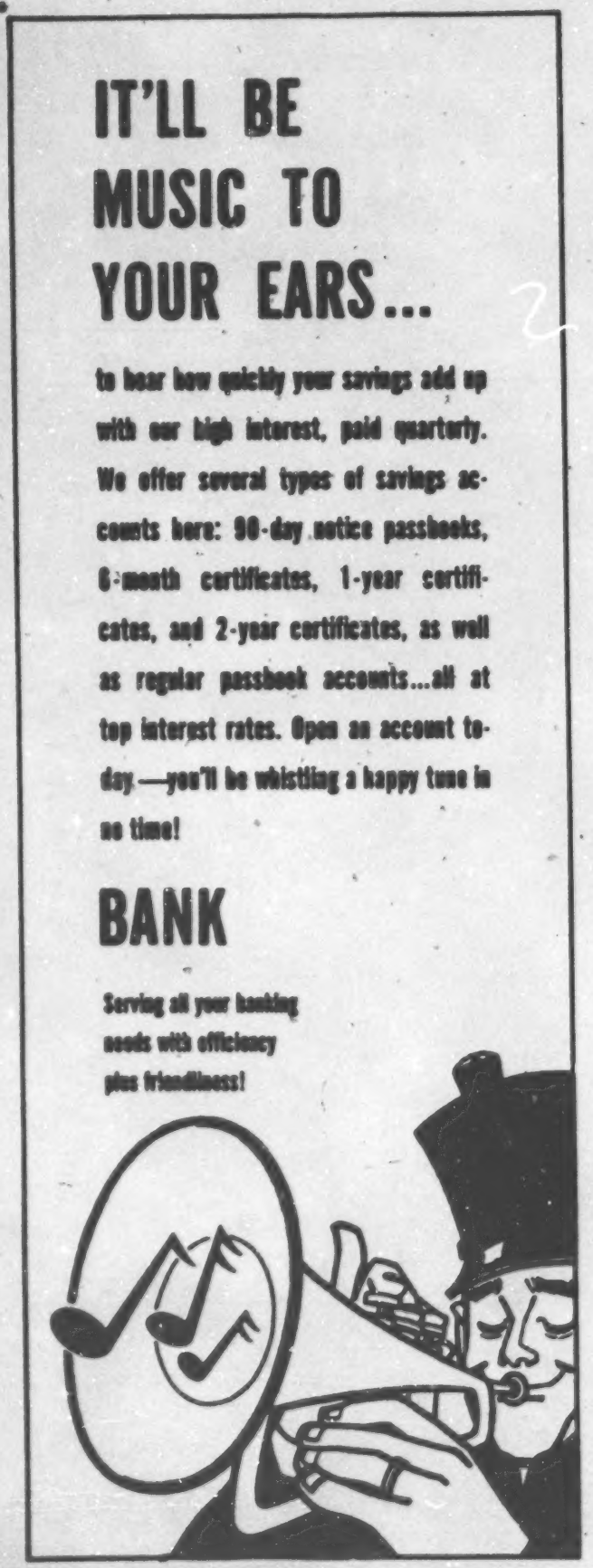
All you do is roll down your window . . . our teller will do the rest. But whether you make transactions behind the wheel or inside . . . bank us.

• Personal Loans •
• Savings Accounts • Certificates •
• Checking Accounts • Auto Loans •

You need:

1. paper
2. pencil
3. crayons
4. felt pens

Make a poster that tells why your bank is the best place to do business. Advertise services and conveniences.


IT'LL BE MUSIC TO YOUR EARS...
to hear how quickly your savings add up with our high interest, paid quarterly. We offer several types of savings accounts here: 90-day notice passbooks, 6-month certificates, 1-year certificates, and 2-year certificates, as well as regular passbook accounts...all at top interest rates. Open an account today—you'll be whistling a happy tune in no time!
BANK
Serving all your banking needs with efficiency plus friendliness!

SAVE YOUR MONEY

You need:

1. paper
2. pencil

How much money would you have if you saved:

$2.00 each month for one year?
$10.00 each month for one year?
30¢ each month for one year?
$4.00 each month for one year?
60¢ each month for one year?
15¢ each month for one year?
$1.25 each month for one year?

There are 12 months in one year.

59

MAKE YOUR BANKING CONVENIENT

You need:

1. paper
2. pencil
3. to talk to your mother

for ALL your banking needs

NAME BANK

Think Of A Mailbox As A Neighborhood Branch

Savings, checking, loan payment transactions can be made via the mails. Remember our night depository for after banking hours. Convenient.

• Bill-Paying Loans •
• Money Orders • Christmas Clubs •
• Savings Accounts • Certificates •

for ALL your banking needs

NAME BANK

We Save You Fuss, Bother And Energy!

You never have to stand in line if you do your banking by mail. It's just one of the helps we offer to busy people like you. Ask about it.

We Care About Our Customers

Interview Your Mother

1. In what ways does your bank make banking easier?
2. Which conveniences do you take advantage of?
3. Do you bank by mail?
4. Do you use a night deposit?
5. Do you use the drive-through window?